

**State of Michigan
Department of Licensing and Regulatory Affairs
Office of Financial and Insurance Regulation**

**Enforcement Actions
July – September 2012**

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
ACA 7, LLC	11398	Deferred Presentment	11-2-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-18-12	\$2,000 Civil Penalty
Advertising USA, Inc.	11506	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-1-12	\$3,000 Civil Penalty
Aureus, LLC	11510	Deferred Presentment	4-19-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-22-12	\$1,000 Civil Penalty
BBC Equities Bravata Financial Group	7139	Securities	3-20-09	Cease & Desist Order	MCL 451.501 Unlawful Practices	Final Decision	9-7-12	Revoke Licenses

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Cash For Checks, LLC	11523	Deferred Presentment	4-27-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-16-12	\$1,000 Civil Penalty
Cash Giant of Oak Park, Inc.	11496	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	7-18-12	\$1,000 Civil Penalty
Cash Now XIX, LLC	11490	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2133(1)(c) Failure to provide a detailed description of the manner in which deferred presentment service transactions will be offered to customers in this state MCL 487.2152 Failure to provide the amount of the check presented to the licensee by the customer	Consent Order	7-19-12	\$3,000 Civil Penalty

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Cashway Financial, Inc.	11520	Deferred Presentment	4-27-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2155 Mishandling of transaction	Consent Order	8-7-12	\$6,000 Civil Penalty
Cheboygan Money Tree, Inc.	11488	Deferred Presentment	3-8-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-18-12	\$1,600 Civil Penalty
Check & Cash USA, LLC	11511	Deferred Presentment	4-16-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-7-12	\$1,400 Civil Penalty
Check Into Cash Of Michigan, LLC	11567	Deferred Presentment	8-7-12	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	9-27-12	\$2,000 Civil Penalty
Chicago Title of Michigan, Inc. Chicago Title Insurance Company	11531	Insurance	5-10-12	Notice of Opportunity to Show Compliance	MCL 500.1208 Effecting insurance in excess of 15% of the total premium	Consent Order	7-18-12	\$500 Civil Penalty \$500 Civil Penalty

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Express Payday Advance and Check Cashing, Inc. III	11522	Deferred Presentment	4-27-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2155 Mishandling of transaction	Consent Order	8-22-12	\$3,300 Civil Penalty
G.I.A.F., Inc. Lovejoy, Charles Stewart, James The Kaizer Group, LLC	11526	Insurance	1-20-12	Cease & Desist Order	MCL 500.1201a Unlicensed Activity	Cease & Desist Order	9-24-12	Cease & Desist
Hill, Ricco	11481	Insurance	3-12-12	Notice of Opportunity to Show Compliance	MCL 500.2005 Misconduct of Business MCL 500.4503 Fraudulent Statements	Final Decision	9-7-12	Revoke License
Lee, Christopher B.	11274	Insurance	5-1-11	Notice of Opportunity to Show Compliance	MCL 500.249 Failure to Respond	Final Decision	7-23-12	Revoke License
Lowder, William E.	11487	Insurance	3-23-12	Order of Summary Suspension	MCL 500.1239 Misconduct of Business MCL 500.2005 Misrepresentation	Final Decision	8-2-12	Suspend License

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Madison, Terry	11046	Securities	10-15-10	Cease & Desist Order	MCL 45I.601 Unlicensed Activity MCL 45I.501 Unregistered Sales MCL 500.1239 Conduct unbecoming an agent	Consent Order	8-27-12	Revoke License \$1,500 Securities Fine \$500 Civil Penalty
Morton, Eric I.	11540	Insurance	6-15-12	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	9-25-12	Revoke License
R.D.B.J., Inc.	11504	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2132 Failure to meet licensing requirements	Consent Order	7-5-12	\$1,300 Civil Penalty
Siebert, Kenneth	11375	Insurance	2-29-12	Order of Summary Suspension	MCL 500.249 Failure to Respond	Final Decision	9-4-12	Revoke License
Sitko, Gerald	11380	Insurance	11-2-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	8-2-12	Revoke License

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Whatley, Craig L. Whatley, Thomas L. Agency	11115	Insurance	1-12-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	8-8-12	Probation \$1,000 Civil Penalty \$6,088 Restitution
World Wide Payday Advance, Inc.	11512	Deferred Presentment	4-16-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-18-12	\$1,000 Civil Penalty
World Wide Payday Advance, Inc.	11507	Deferred Presentment	4-2-12	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-18-12	\$500 Civil Penalty